

**Amendments to The Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

34. (Previously Presented) A client server-based loan management system for managing syndicate loans comprising:

a borrower interface for accessing the system over a communication network;

a borrower management module accessible via the borrower interface and storing therein borrower information including at least borrower contact information, funds transfer instructions, and a borrower fee schedule;

an investor interface for accessing the system over a communication network;

an investor management module accessible via the investor interface and storing therein investor information including at least investor contact information, funds transfer instructions, and tax information;

a transaction management module for maintaining information corresponding to particular transactions;

a loan management module comprising a syndicate loan sub-module and a facility management sub-module, wherein the syndicate loan sub-module stores information corresponding to a plurality of different syndicate loans and the facility management module

stores information corresponding to a plurality of different credit facilities, each credit facility corresponding to at least one syndicate loan and at least one borrower;

a report module in communication with the loan management module, the transaction management module, the borrower management module and the investor management module;  
and

a syndicate manager interface for accessing the syndicate loan management system over a communication network.

35. (Currently Amended) A loan management system according to claim ~~33~~ 34,  
further comprising:

a loan portion ownership transfer module operable to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade;

said loan portion ownership transfer module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system;

and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer.

36. (Currently Amended) A loan management system according to claim ~~33~~ 34,  
further comprising a business logic module including stored criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic is

operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria.

37. (Currently Amended) A loan management system according to claim 34 ~~33~~, wherein the investor management module further comprises:

a set of funds transfer instructions for each of said plurality of lenders;

and each of said funds transfer instructions having a status indicative of whether said funds transfer instructions are pending or approved.

38. (Currently Amended) A loan management system according to claim 34 ~~33~~, further comprising:

an agent fee calculation module operable to calculate an agent fee;

and said agent fee related to at least one of transactions for and amounts of said loan resources.

39. (Currently Amended) A loan management system according to claim 34 ~~33~~, further comprising:

a user access authorization module;

and an access authorization level assigned to said user, whereby said user is granted access to various portions of said loan management system based on authorization accorded to said user by said user access authorization module determined by said access authorization level.

40. (Currently Amended) A loan management system according to claim 34 ~~33~~, further comprising a contact list including contacts for said plurality of lenders and for said at least one borrower.

41. (Currently Amended) A loan management system according to claim 34 ~~33~~, further comprising:

an external data system coupled to the loan management system, wherein a user can provide instructions to loan management system through said user interface module to access said external data system;

and said access to said external data system can be used to compare said loan information with external data, and import and export data to and from the loan management system.

42. (Currently Amended) A loan management system according to claim 34 ~~33~~, wherein the loan management system is operable to generate messages to at least one of said plurality of lenders, said at least one borrower and at least one contact related to said plurality of loan resources.

43. (Previously Presented) A loan management system according to claim 42, wherein said generated messages must be approved and released for transmission by a user having approval and release authorization.

44. (Previously Presented) A loan management system according to claim 43, wherein said generated messages contain all information needed to initiate a loan for use as one of said plurality of loan resources.

45. (Currently Amended) A computer-implemented client server-based loan management system for managing syndicate loans ~~readable storage medium storing computer readable instructions therein, said instructions causing a processor to execute a program for a syndicated loan management system,~~ the loan management system comprising:

~~instructions for creating~~ a network accessible borrower interface ~~to the~~ for accessing the loan management system;

~~instructions for creating~~ a borrower management module accessible via the borrower interface, and storing therein including instructions for storing borrower information including at least borrower contact information, funds transfer instructions, and a borrower fee schedule in the borrower management module;

~~instructions for creating~~ an investor interface for permitting ~~one or more~~ multiple investors to access the loan management system over a communication network, the investors including loan resource providers;

~~instructions for creating~~ an investor management module accessible via the investor interface, ~~including instructions for~~ and storing therein investor information for each of the multiple investors including at least investor contact information, funds transfer instructions, and tax information ~~in the investor management module~~;

~~instructions for creating~~ a transaction management module that maintains information corresponding to each syndicate loan particular transaction, the transaction management module including multiple filters for filtering displayed information;

~~instructions for creating~~ a loan management module comprising a syndicate loan sub-module and a facility management sub-module, wherein the syndicate loan sub-module stores including instructions for storing information corresponding to each of a plurality of different syndicate loans in the syndicate loan sub-module, and the facility management sub-module stores instructions for storing information corresponding to a plurality of different credit facilities in the facility management module, wherein each credit facility corresponds to at least one syndicate loan and at least one borrower and the credit facilities are provided by at least one loan resource provider and the facility management sub-module permits addition and updating of facility details;

~~instructions for creating~~ a report module in communication with the loan management module, the transaction management module, the borrower management module and the investor management module; and

~~instructions for creating~~ a syndicate manager interface for permitting access to the syndicate loan management system over a communication network by one or more syndicate managers.

46. (Currently Amended) A loan management system according to claim 45, further comprising:

~~instructions for creating~~ a loan portion ownership transfer module adapted to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade;

said loan portion ownership transfer module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system;

and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer.

47. (Currently Amended) A loan management system according to claim 45, further comprising ~~instructions for creating~~ a business logic module including stored criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic module is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria.

48. (Currently Amended) A loan management system according to claim 45, wherein the investor management module further comprises:

~~instructions for storing~~ a set of funds transfer information for each of said plurality of lenders; each set of funds transfer information having a status indicative of whether said funds transfer instructions are pending or approved.

49. (Currently Amended) A loan management system according to claim 45, further comprising:

~~instructions for creating~~ an agent fee calculation module adapted to calculate an agent fee;

and said agent fee related to at least one of transactions for and amounts of said loan resources.

50. (Currently Amended) A loan management system according to claim 45, further comprising:

~~instructions for creating~~ a user access authorization module, wherein the user access authorization module assigns an access authorization level to a user, whereby said user is granted access to various portions of said loan management system based on authorization accorded to said user by said user access authorization module determined by said access authorization level.

51. (Currently Amended) A loan management system according to claim 45, further comprising ~~instructions for creating and maintaining~~ a contact list including contacts for said plurality of lenders and for said at least one borrower.

52. (Currently Amended) A loan management system according to claim 45, further comprising:

~~instructions for enabling a user to access~~ an external data system coupled to the loan management system, wherein a user can provide instructions to the loan management system via the user interface module of the loan management system to access the external data system; wherein access to said external data system can be used to compare said loan information with external data, and import and export data to and from the loan management system.

53. (Currently Amended) A loan management system according to claim 45, wherein the loan management system ~~further comprises instructions~~ is operable for generating messages



to at least one of said plurality of lenders, said at least one borrower and at least one contact related to said plurality of loan resources.

54. (Previously Presented) A loan management system according to claim 53, wherein said generated messages must be approved and released for transmission by a user having approval and release authorization.

55. (Previously Presented) A loan management system according to claim 53, wherein said generated messages contain all information needed to initiate a loan for use as one of said plurality of loan resources.

56-66 (Canceled)